

Information to identify the case:

Debtor 1	Christine Ritthalter	Social Security number or ITIN	xxx-xx-2056
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	17-16711-JNP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Christine Ritthalter
aka Christina L Ritthalter

5/8/20

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Christine Ritthalter
DebtorCase No. 17-16711-JNP
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 29

Date Rcvd: May 08, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 10, 2020.

db
516744779 +Christine Ritthalter, 1976 N East Ave #200, Vineland, NJ 08360-2161
+BOFCU, 2550 S Main RD, Vineland, NJ 08360-7138
516787038 +Bridgeton Onized Federal Credit Union, McKenna, DuPont, Higgins & Stone, PC, PO Box 610,
229 Broad Street, Red Bank, NJ 07701-2009
516744783 +Cedarcrest, 1976 N East Ave, Vineland, NJ 08360-2127
516744790 +Toyota Financial Lease, POB 4102, Carol Stream, IL 60197-4102
516960661 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,
Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov May 08 2020 22:51:38 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 08 2020 22:51:35 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
516744777 +EDI: RMSC.COM May 09 2020 02:33:00 Amazon, PO Box 960013, Orlando, FL 32896-0013
516744778 +EDI: BANKAMER.COM May 09 2020 02:33:00 Bank of America, PO Box 15019,
Wilmington, DE 19850-5019
516744780 +EDI: WFNNB.COM May 09 2020 02:33:00 Boscovs, PO Box 183003, Columbus, OH 43218-3003
516744781 +EDI: CAPITALONE.COM May 09 2020 02:33:00 Capital One, PO Box 30285,
Salt Lake City, UT 84130-0285
516954354 EDI: BL-BECKET.COM May 09 2020 02:33:00 Capital One, N.A., c/o Becket and Lee LLP,
PO Box 3001, Malvern PA 19355-0701
516744782 +EDI: RMSC.COM May 09 2020 02:33:00 Care Credit, PO Box 96001, Orlando, FL 32896-0001
516744784 +EDI: WFNNB.COM May 09 2020 02:33:00 Comenity Bank, PO Box 182273,
Columbus, OH 43218-2273
516744785 EDI: WFNNB.COM May 09 2020 02:33:00 Fashion Bug, PO Box 856021,
Louisville, Kentucky 40285-6021
516744786 +EDI: IRS.COM May 09 2020 02:33:00 IRS, POB 7346, Philadelphia, Pennsylvania 19101-7346
516744787 +E-mail/Text: bncnotices@becket-lee.com May 08 2020 22:51:10 Kohls, PO Box 2983,
Milwaukee, WI 53201-2983
516744788 +EDI: RMSC.COM May 09 2020 02:33:00 Lowes, PO Box 530914, Atlanta, GA 30353-0914
516957065 +EDI: MID8.COM May 09 2020 02:33:00 MIDLAND FUNDING LLC, PO BOX 2011,
WARREN, MI 48090-2011
516744789 +EDI: RMSC.COM May 09 2020 02:33:00 Old Navy, PO Box 530942, Atlanta, GA 30353-0942
516992741 EDI: PRA.COM May 09 2020 02:33:00 Portfolio Recovery Associates, LLC,
c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541
516763259 EDI: Q3G.COM May 09 2020 02:33:00 Quantum3 Group LLC as agent for, Comenity Capital Bank,
PO Box 788, Kirkland, WA 98083-0788
516868893 EDI: Q3G.COM May 09 2020 02:33:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
516748212 +EDI: RMSC.COM May 09 2020 02:33:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
518743952 EDI: BL-BECKET.COM May 09 2020 02:33:00 Toyota Lease Trust, c/o Becket and Lee LLP,
PO Box 3001, Malvern PA 19355-0701
516744791 +EDI: RMSC.COM May 09 2020 02:33:00 Walmart, PO Box 960024, Orlando, FL 32896-0024
516930352 EDI: WFFC.COM May 09 2020 02:33:00 Wells Fargo Bank, N.A., PO Box 10438,
Des Moines, IA 50306-0438
516744792 +EDI: WFFC.COM May 09 2020 02:33:00 Wells fargo, PO Box 51193,
Los Angeles, CA 90051-5493

TOTAL: 23

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Bridgeton Onized Federal Credit Union, McKenna, DuPont, Higgins & Stone, PC, PO Box 610,
229 Broad Street, Red Bank, NJ 07701-2009

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 10, 2020

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin
Form ID: 3180W

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Total Noticed: 29

Date Rcvd: May 08, 2020

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 8, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Jennifer R. Gorchow on behalf of Trustee Isabel C. Balboa jgorchow@standingtrustee.com
Kevin Gordon McDonald on behalf of Creditor Toyota Lease Trust kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
Michael R. DuPont on behalf of Creditor Bridgeton Onized Federal Credit Union
dupont@redbanklaw.com, dana@redbanklaw.com
Terry Tucker on behalf of Debtor Christine Ritthalter terrytucker@comcast.net
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8